

Charlotte Fox <cfox2@hawaiiantel.net> on 07/28/2008 06:10:02 PM

Subject: Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

The present lack of control over issuers of credit cards cause much grief in our country. We need more instruction on finances in our schools, and more control over the banks.

Sincerely,

Mrs. Charlotte Fox
1561 Aalapapa Dr
Kailua, HI 96734-3212